

A-IV Impacts on Availability, Accessibility & Affordability

- A. Business Plan / Financials
-  B. **Competition- No Additional Slides**
- C. Market Size & Growth
- D. Medical Management / Clinical Data
- E. Operations
- F. Products
- G. P&F Inc.
- H. Governance
- I. Regulation

A-IV Impacts on Availability, Accessibility & Affordability

- A. Employment
- B. Compensation
-  C. **Availability and Accessibility of Doctors and Hospitals**
- D. Medical Services
- E. Operations
- F. Products
- G. Pricing
- H. Government
- I. Regulation

The physician-to-population ratio grew at approximately the same rate as the national average for 70% of states where the local Blue Cross Blue Shield health plan converted to a for-profit ^{C.3}.

Physician-to-Population Ratios in States with Converted Blue Health Plan*

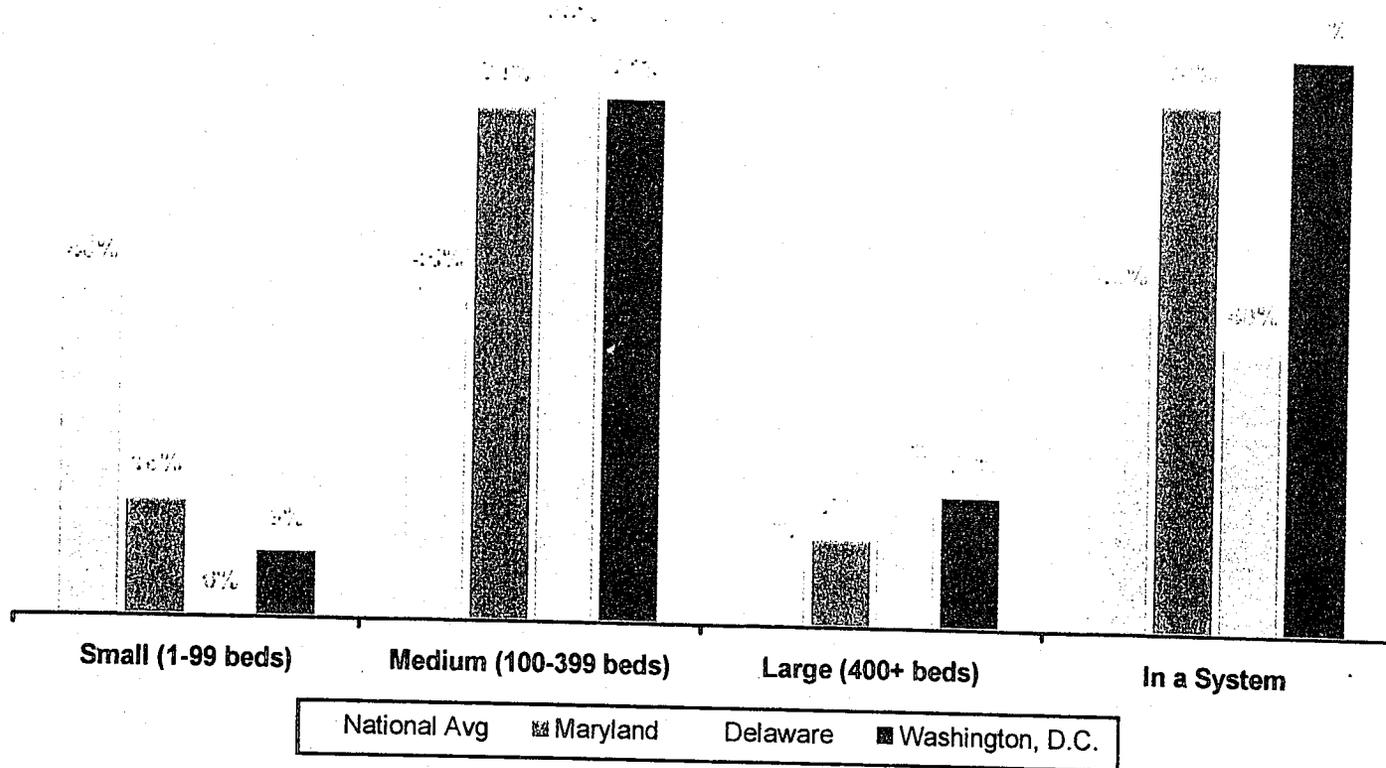
	1994	2000	CAGR
National	252	288	2.3%
■ Anthem			
• Colorado	246	263	1.2%
• Connecticut	360	385	1.1%
• Indiana	189	218	2.5%
• Kentucky	199	230	2.5%
• Maine	228	277	3.3%
• Nevada	168	196	2.6%
• New Hampshire	240	275	2.3%
• Ohio	233	262	2.0%
■ Cobalt			
• Wisconsin	226	257	2.1%
■ Trigon			
• Virginia	240	272	2.1%
■ WellPoint			
• California	270	281	0.7%
• Georgia	199	225	2.1%
• Missouri	227	246	1.4%



*BCBS health plans in thirteen states converted to for-profit status prior to 2000 and are now operating as Anthem, Cobalt, Trigon, RightCHOICE, and WellPoint. Although Anthem has announced its intent to acquire BCBS of Kansas; this state was excluded from our analysis because BCBS of Kansas has not yet completed its conversion.
Source: American Medical Association, *Physician Characteristics and Distribution in the U.S.*, 1996 & 2002 editions

Overall, the percentage of medium and large hospitals in CareFirst jurisdictions and the percentage of hospitals that operate within a multi-hospital system are higher than the national average ^{C.8}.

Distribution of Hospitals by Size within CareFirst Jurisdictions (2000)



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Source: American Hospital Association, *Hospital Statistics*, 2002 edition